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- any order we choose. How under this contract in any order we choose. How late payments or early payments change what you must pay. We based the Firsnen Charge, Total of Payments, and Total Safe Price shown on the front on the assumption that you will make every payment on the day it is due. Your Firsnen Charge, Total of Payments, and Total Safe Price will be more if you judy late and less if you pay early. Changes may take the form of a larger or smaker first payment or, at our option, more or fewer payments of the same amount as your scheduled payment with a smaller final payment. We will send you a notice telling you about these changes before the final scheduled payment is due. You may prepay. You may propay all or part of the unpaid part of the Amount Financed at any time with unpaid part of the Finance. Charge and all other amounts due up to the date of your payment.

## 2. YOUR OTHER PROMISES TO US

- DUR OTHER PROMISES TO US

  If the vehicle is damaged, destroyed, or missing,
  You agree to pay us all you owe under the contract
  even if the vehicle is damaged, destroyed, or missing.
  Using the vehicle, You agree not to remove the
  vehicle from the U.S. or Canada, or to sell, rent, lease,
  or transfer any inforest in this vehicle or this contract
  without our written permission. You agree not to
  expose the vehicle to mission, secture, consiscation, or
  involuntary transfer if we pay any repair bills, storage
  bills, storage bills, storage on the vehicle to mission.
  Security Interest.
  You give us a security interest in
- The vehicle and all parts or goods put on it.

  Air money or goods received (proceeds) for the

All money or goods received (proceeds) for the vehicle,
 All insurance, maintenance, service, or other contracts we finance for you, and
 All proceeds from insurance maintenance, service, or other contracts we finance for you. This includes any refunds of premiums or charges from the contracts.

This socures payment of all you owe on this contract, it also secures your other agreements in this contract to will make sure the title shows our socurity interest following the title shows our socurity interest following other sources to be placed on the title without our written permission.

interest to be placed on the site without our written permission. Itsurance you must have on the vehicle. You agree to have physical damage insurance covering loss of or damage to the vehicle for the ferrind this contract. The insurance must cover our interest in the vehicle if you do not have this insurance, we may, if we choose buy physical damage insurance, we may, if we choose buy physical damage insurance, we want to the proposition of the proposition of the covers your interest and our interest in the vehicle, or buy insurance that covers your interest in the vehicle, or buy insurance that covers your uniterest in the vehicle, or buy insurance, we will set you which type and the charge you must pay the charge will be the premium of the insurance and a finance charge computed at the Annual Percentage Rate shown on the front of this contract or, at our option, the highest rate have permiss. If the vehicle is lost or damaged, you agree that we may use any surance settlement to reduce what you own or repair the vehicle.

- may use any insurance settement to reduce what you one or repair the vehicle. What happens to returned insurance, maintenance, service, or other contract charges, if we get a return on insurance, maintenance, service, or other contract charges, you agree that we may subtract the refund from what you one.
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  You give false, incomplete, or misleading information on a credit application.

  You give false, incomplete, or misleading information on a credit application.

  You break any agreements in this contract. The amount you will dow will be the ungoed part of the Amount Financed plus the earned and unquid part of the Amount Financed plus the earned and unquid part of the Amount Financed plus the earned and any amounts due because you defaulted. You may have to pay collection costs, if we here an afforcey while it is not our salaried employee to collect what you doe, you will pay the artorney's reasonable fee and court costs the law pormits, if the vehicle is primarily for personal, parily, or housefeed use and the cash yero is \$10,000 or less, the maximum attorney's lee you will pay will be \$100 puis 10% of the excess over \$500 of the amount due when we rive the attorney will be sold fault we may take the vehicle from you. If you default we may take the vehicle from you. If you default we may take the vehicle if we take the vehicle, any accessiones, equipment, and replacement parts will stry with the vehicle if in year opening the part of the excess the result is not you gree that her may use the device to find the vehicle if we take it, if your vehicle, any accessiones, equipment, and your opening it you do not ask for these items back, we may dispose of them as the law allows.
- we may store them for you all your exponses. It you do not ask for those items back, we may dispose of them as the law allows.

  How you can get the vehicle back if we take it. If we repossess the vehicle, you may pay, to get it back (redeem) We will sell you how much to go yot foredeem. Your right to redeem ends when we sell the vehicle if you do not get it back. If you do not get it back, if you do not get it back, if you do not get it back. If you do not get it back, if you do not get it be supposed in the sale, and solling it Attorney less and court coats the law permits are also allowed expenses, if any money is left (surplus), we will pay it to you unless the law requires us to pay it to conscious else if money from the sale is not enough to pay the amount you own, you must pay the rest to us. If you do not pay this amount when we ask, we may charge you interest at a rate not acceeding the highest sawhar late unit's you pay What we may do about optional insurrance, maintennace, service, or other contracts. This confract may you own you have not post in optional insurrance, maintennace, service, or other contracts. If we demand that you pay all you owe at once or we repossess the venicle, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you over reduce what you owe

## WARRANTIES SELLER DISCLAIMS

WARRANTES SELLER DISCLAMS
Unless the Seller makes a written warranty, or enters
into a service contract within 90 days from the date of
this contract, the Seller makes no warranties, express
or implied, on the vohicle, and there will be no implied
warranties of merchantability or of fitness for a
particular purpose.
This provision does not affect any warranties covering the
vehicle that the vehicle manufacturer may provide

Used Car Buyers Guide. The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.

Spanish Translation: Guia para compradores de vehiculos usados. La información que ve en el formulario de la ventanilla para este vehiculos torma parte del presente contrato. La información del formulario de la ventanilla doja sin efecto toda diaposalción en contrario contenida en el contrato de venta.

Servicing and Collection Contacts. You agree that we may try to contact you in writing, by e-mail, you agree that we may try to contact you in writing, by e-mail, or using prefereorized/artificial voice messages, between the contact your messages, and automatic telephone dualing systems, as the war affect with a to earlier than we may try to contact your these and other ways at any address or felephone humber you provide us, even if the telephone number is a cell proce turmber or the contact results in a charge to you.

Applicable Law
Federal law and the law of the state of our address shown on the front of this contract apply to this contract.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF, RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE

The preceding NOTICE applies only to goods or services obtained primarily for personal, family, or household use. In all other cases, Buyer will not assert against any subsequent holder or assignee of this contract any claims or defenses the Buyer (debtor) may have against the Sofier, or against the manufacturer of the vehicle or equipment obtained under this contract.